

Form B18 (Official Form 18)(12/03)

United States Bankruptcy Court

District of Utah

Case No. 04-28938

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Cody W. Morey
1276 West 150 North
Vernal, UT 84078

Kristie L. Morey
fka Kristie L. Davenport
1276 West 150 North
Vernal, UT 84078

Petition date: 6/3/04

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 9/8/04

Judith A. Boulden
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 1088-2
Case: 04-28938

User: clb
Form ID: b18

Page 1 of 1
Total Served: 25

Date Rcvd: Sep 08, 2004

The following entities were served by first class mail on Sep 10, 2004.

db +Cody W. Morey, 1276 West 150 North, Vernal, UT 84078-3380
db +Kristie L. Morey, 1276 West 150 North, Vernal, UT 84078-3380
aty +Kevin D. Whatcott, Whatcott Barrett & Hagen, 1846 South 300 West,
Salt Lake City, UT 84115-2080
tr Elizabeth R. Loveridge tr, Woodbury & Kesler, 265 East 100 South Suite 300, P.O. Box 3358,
Salt Lake City, UT 84110-3358
ust +United States Trustee, #9 Exchange Place, Suite 100, Salt Lake City, UT 84111-2780
4533562 +Ashley Valley Medical Center, 151 West 200 North, Vernal, UT 84078-1907
4533563 +Ashley Valley Podiatry, 75 North 200 West, Ste 1, Vernal, UT 84078-2001
4533565 Bonneville Billing & Collections, PO Box 309, Ogden, UT 84402-0309
4533567 +Chase Card Member Services, PO Box 52194, Phoenix, AZ 85072-2194
4533568 +Citifinancial, PO Box 9023, Des Moines, IA 50368-9023
4533569 +Dan's Auto Mart, 800 E. Main Street, Vernal, UT 84078-2708
4533570 Emergency Physicians Group, PO Box 96398, Oklahoma City, OK 73143-6398
4533571 +Express Recovery Services, PO Box 26415, Salt Lake City, UT 84126-0415
4533572 +Frontier Recovery Service, PO Box 1358, Roosevelt, UT 84066-1358
4533573 Hans. G. Karlsson, MD, 715 North 100 West, #202, Vernal, UT 84078
4533575 +Michael C. Smuin, DDS, 317 West 100 South, Vernal, UT 84078-2517
4533576 +Mountain Valley Imaging, PO Box 629, Ogden, UT 84402-0629
4533577 +National DME, 310 East 4500 South, Ste 550, Salt Lake City, UT 84107-4261
4533578 +Que Financial, PO Box 990003, Boise, ID 83799-0003
4533579 +Sears, 86 Annex, Atlanta, GA 30386-0002
4533580 +Uintah Credit Union, 789 W. Hwy 40, Vernal, UT 84078-2427
4533581 +Yamaha Motor Corporation, PO Box 60107, City of Industry, CA 91716-0107

The following entities were served by electronic transmission on Sep 09, 2004 and receipt of the transmission was confirmed on:

4533564 EDI: BANKAMER.COM Sep 09 2004 11:50:00 Bank of America, PO Box 5270,
Carol Stream, IL 60197-5270
4533566 EDI: CAPITALONE.COM Sep 09 2004 11:50:00 Capital One Services, Attn: Bankruptcy Dept,
PO Box 85167, Richmond, VA 23285-5167
4533574 EDI: TSYS.COM Sep 09 2004 11:50:00 JC Penney, PO Box 533, Dallas, TX 75221-0533
4533579 +EDI: SEARS.COM Sep 09 2004 11:50:00 Sears, 86 Annex, Atlanta, GA 30386-0002

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4533561* +Cody W. Morey, 1276 West 150 North, Vernal, UT 84078-3380

TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 10, 2004

Signature:

